

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Christopher Chad Shoffner
Debtor(s)

Bankruptcy Case No.: 17-23194-JAD
Issued Per Sep. 18, 2017 Proceeding
Chapter: 13
Docket No.: 23-6
Concil. Conf.: February 22, 2018 at 09:30 AM

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

(1.) PLAN CONFIRMATION:

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated August 8, 2017 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$ as of . Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. *A final plan conciliation conference will be held on Feb. 22, 2018 at 09:30 AM, in 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219.* If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under 11 U.S.C. §506, disputes over the amount and allowance of claims entitled to priority under 11 U.S.C. §507, and all objections to claims.
- E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: TD Auto Finance at Claim No. 7 to be paid in Section 4 of the plan; Wells Fargo Bank at Claim No. 9 to be paid in Section 4 of the plan .
- H. Additional Terms: The secured claims of Community Bank at Claim No. 1 and Branch Banking and Trust Co. at Claim No. 4 shall govern as to claim amount, to be paid at the modified plan terms.

(2.) *IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:*

A. Objections to the Plan. Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

B. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

C. Review of Claims Docket and Objections to Claims. Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

D. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

E. Filing Amended Plans. Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

A. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

B. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any *secured claim* that is secured by the subject property, unless directed otherwise by further Order of Court.

Dated: September 25, 2017

Jeffery A. Deller
United States Bankruptcy Judge

cc: All Parties in Interest to be served by Clerk in seven (7) days

Certificate of Notice Page 4 of 5
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Christopher Chad Shoffner
 Debtor

Case No. 17-23194-JAD
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: jhel
Form ID: 149Page 1 of 2
Total Noticed: 26

Date Rcvd: Sep 25, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 27, 2017.

db +Christopher Chad Shoffner, 1969 Mount Morris Road, Waynesburg, PA 15370-2217
 cr +Marine One Acceptance Corporation, Gross McGinley LLP, Thomas A. Capehart, Esquire,
 33 S. Seventh Street, Allentown, PA 18101-2418
 14672436 +Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
 14672449 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
 (address filed with court: Tractor Supply, P.O. Box 183015, Columbus, OH 43218)
 14677602 +CNH Industrial Capital America LLC, PO Box 3600, Lancaster, PA 17604-3600
 14672439 +CNHcapital, Attn:Bankruptcy, Po Box 292, Racine, WI 53401-0292
 14672438 +Capital One Bank, P.O. Box 30285, Salt Lake City, UT 84130-0285
 14672441 First Guaranty Mortgage Corp., c/o M Troy Freedman, Esq., Stern & Eisenberg,
 1581 The Shops at Valley Square, Warrington, PA 18976
 14672442 +First Guaranty Mortgage Corp., 5016 Parkway Plaza, Suite 200, Charlotte, NC 28217-1930
 14672445 +Mariner Finance, 8211 Town Center Dr, Nottingham, MD 21236-5904
 14672447 +PA Dept of Revenue, 11 Parkway Ctr, #175, Pittsburgh, PA 15220-3623
 14683831 +TD Auto Finance LLC, Trustee Payment Department, PO Box 16041, Lewiston, ME 04243-9523
 14683828 +TD Auto Finance LLC, c/o Schiller, Knapp, Lefkowitz, & Hertz, LLP,
 950 New Loudon Road, Suite 109, Latham, NY 12110-2100
 14672448 +Td Auto Finance, Po Box 9223, Farmington Hills, MI 48333-9223
 14690696 Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Se, P.O. Box 19657, Irvine, CA 92623-9657
 14672450 +Wells Fargo Dealer Services, Attn: Bankruptcy, Po Box 19657, Irvine, CA 92623-9657
 14672451 +Whitley Township, c/o Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14672437 E-mail/Text: bankruptcy@bbandt.com Sep 26 2017 01:30:32 BB&T, Attn: Bankruptcy,
 Po Box 1847, Wilson, NC 27894
 14672440 E-mail/Text: svlainich@communitybank.tv Sep 26 2017 01:31:02 Community Bank, Po Box 357,
 Carmichael, PA 15320
 14674743 +E-mail/Text: svlainich@communitybank.tv Sep 26 2017 01:31:01 Community Bank,
 90 West Chestnut Street, Suite 100, Washington, PA 15301-4524
 14672443 E-mail/Text: cio.bnccmail@irs.gov Sep 26 2017 01:30:32 Internal Revenue Service,
 1000 Liberty Avenue, Pittsburgh, PA 15222
 14672444 +E-mail/Text: bankruptcy@marineone.com Sep 26 2017 01:30:23 Marinell Acpt,
 5000 Quorum Dr Ste 200, Dallas, TX 75254-7405
 14672446 +E-mail/Text: bkr@cardworks.com Sep 26 2017 01:30:22 Merrick Bk, Attn: Bankruptcy,
 P.O. Box 9201, Old Bethpage, NY 11804-9001
 14678219 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 26 2017 01:55:57
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
 14673097 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 26 2017 01:56:29
 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 14681620 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 26 2017 01:30:49
 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
 Harrisburg, Pa. 17128-0946

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr First Guaranty Mortgage Corporation
 cr TD Auto Finance LLC
 cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 2, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 27, 2017

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: jhel
Form ID: 149

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Total Noticed: 26

Date Rcvd: Sep 25, 2017

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 25, 2017 at the address(es) listed below:

David A. Rice on behalf of Debtor Christopher Chad Shoffner ricelaw1@verizon.net, lowdenscott@gmail.com
James Warmbrodt on behalf of Creditor First Guaranty Mortgage Corporation bkgroup@kmllawgroup.com
Martin A. Mooney on behalf of Creditor TD Auto Finance LLC tshariff@schillerknapp.com, ahight@schillerknapp.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteewdpa.com
Scott R. Lowden on behalf of Debtor Christopher Chad Shoffner niclowlgl@comcast.net
Thomas A. Capehart on behalf of Creditor Marine One Acceptance Corporation jkacsur@grossmcginley.com, ehutchinson@grossmcginley.com

TOTAL: 7